



***Regional Director's Actions Taken
Under Insurance Report of Activity***

**For More Information Contact the
Appropriate Regional Director or the Office
of Public and Congressional Affairs
(703) 518-6330**

APRIL 2004

Office of Examination and Insurance

INSURANCE REPORT OF ACTIVITY - SUMMARY

4/1/2004 THRU 4/30/2004

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	1	0	0	1	4
3	0	0	0	0	0
4	4	0	0	4	724
5	1	0	0	1	42
Total	6	0	0	6	770
%	100.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	103	0	2	58	56,272
2	181	0	7	72	13,192
3	274	7	8	91	219,159
4	130	1	3	52	13,477
5	210	1	5	53	37,788
Total	898	9	25	326	339,888
%	96.4%	1.0%	2.7%		

COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	1	0	0
2	0	0	0	0	0
3	0	0	1	0	0
4	1	0	0	1	3,750
5	0	0	0	0	0
Total	1	0	2	1	3,750
%	33.3%	0.0%	66.7%		

COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	2	2	1,600,156
2	1	0	2	1	523,396
3	1	0	3	1	551,205
4	0	0	3	0	0
5	3	0	1	3	757,117
Total	7	0	11	7	3,431,874
%	38.9%	0.0%	61.1%		

LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
Total	0	0	0	0	0
%	0.0%	0.0%	0.0%		

UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	3	0	1	3	231,232
2	4	0	1	2	449,040
3	4	0	4	4	425,542
4	4	0	6	4	1,367,181
5	3	2	0	2	305,999
Total	18	2	12	15	2,778,994
%	56.3%	6.3%	37.5%		

INSURANCE REPORT OF ACTIVITY - SUMMARY

4/1/2004 THRU 4/30/2004

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	2	26,479,672	0	0
2	0	0	0	0
3	1	0	1	61
4	0	0	0	0
5	1	50,934,200	1	176
Total	4	77,413,872	2	237

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	Number	Number	Number	Number
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
Total	0	0	0	0

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	1	289,973,775
Total	0	0	0	0	0	0	1	289,973,775

INSURANCE REPORT OF ACTIVITY - SUMMARY

4/1/2004 THRU 4/30/2004

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
Total	0	0	0	0	0	0

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	7	5	2	6	1	40,524,414	11,051,006
2	4	3	1	4	0	9,934,259	0
3	3	2	1	2	1	34,395,116	8,638,075
4	6	3	3	3	3	3,888,068	16,957,207
5	8	1	7	2	6	4,124,953	1,620,338,228
Total	28	14	14	17	11	92,866,810	1,656,984,516

INSURANCE REPORT OF ACTIVITY - SUMMARY

4/1/2004 THRU 4/30/2004

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	1	0	0	1
2	8	0	0	4
3	56	0	0	7
4	1	0	0	1
5	4	0	0	3
Total	70	0	0	16

TIP				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	0	0	0	0
2	0	0	1	0
3	0	0	1	0
4	1	0	0	1
5	0	0	0	0
Total	1	0	2	1

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

FIELD OF MEMBERSHIP EXPANSIONS

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
Multiple Common Bond Expansion						
5800	1	FAA EASTERN REGION CLARK, NY	Occupational	\$175,656,517.00	59,964	46,905
FIELD OF MEMBERSHIP: Employees of MCI who work in or are paid from Ashburn, VA.						
23042	3	SUNCOAST SCHOOLS TAMPA, FL	Occupational	\$3,935,903,905.00	986,868	10,033
FIELD OF MEMBERSHIP: Students attending Edison Community College headquartered in Fort Myers, Florida;						
23042	3	SUNCOAST SCHOOLS TAMPA, FL	Occupational	\$3,935,903,905.00	986,868	180,959
FIELD OF MEMBERSHIP: Students- grades kindergarten through twelfth-attending public schools in School District of Hillsborough County headquartered in Tampa, Florida;						
24692	5	MOUNTAIN AMERICA WEST JORDAN, UT	Occupational	\$1,267,727,566.00	950,000	8,100
FIELD OF MEMBERSHIP: Employees of Dixie State College of Utah in St. George, Utah, not participating in the Utah State Retirement System, and students attending Dixie State College of Utah in St. George, Utah.						

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

Community Expansion

18473	4	NORTH SHORE SILVER BAY, MN	Community	\$57,989,728.00	7,400	3,750
FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in Cook County or Lake County, Minnesota.						

Community Conversion

10100	1	MEDICAL SERVICES PORTLAND, ME	Community	\$44,683,906.00	15,000	265,612
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in Cumberland County, Maine;						
1404	1	NASSAU COUNTY GARDEN CITY, NY	Community	\$238,814,285.00	42,200	1,334,544
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in Nassau County, New York;						
6179	2	LINDEN LINDEN, NJ	Community	\$61,021,919.00	57,000	523,396
FIELD OF MEMBERSHIP: persons who live, work (or regularly conduct business), worship, or go to school in, and businesses and other legal entities located in Union County, New Jersey						
159	3	THREE RIVERS FORT WAYNE, IN	Community	\$398,923,043.00	170,000	551,205
FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Adams, Allen, DeKalb, Huntington, Noble, Wells or Whitley Counties, Indiana;						

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

9148	5	BURLINGTON CO-OP CASPER, WY	Community	\$8,570,761.00	2,100	79,769
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FIELD OF MEMBERSHIP: Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Natrona and Converse Counties, Wyoming. Persons who live in Big Horn County, Wyoming; persons who regularly work, attend school, worship, perform volunteer services, or participate in associations headquartered in Big Horn County, Wyoming; persons participating in programs to alleviate poverty or distress which are located in Big Horn County, Wyoming; incorporated and unincorporated organizations located in Big Horn County, Wyoming or maintaining a facility in Big Horn County, Wyoming; Big Horn County, Wyoming meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act. (6-20-01)

1608	5	WESTERN ROCKIES GRAND JUNCTION, CO	Community	\$59,932,384.00	15,000	216,577
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Eagle County, Garfield County, Mesa County, and Pitkin County, Colorado.

24719	5	MCKAY DEE OGDEN, UT	Community	\$50,934,200.00	10,000	460,771
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FIELD OF MEMBERSHIP: Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in the Ogden Clearfield Metropolitan Statistical Area comprised of Davis, Morgan, and Weber Counties, Utah. Members of record in McKay Dee Credit Union as of the date of the conversion to a federal charter, (April, 6, 2004).

Underserved

1080	1	DISTRICT #6 HORNELL, NY	Underserved area	\$9,735,778.00	5,000	9,019
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the city of Hornell, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

10220	1	LYELL ROCHESTER, NY	Underserved area	\$23,477,811.00	4,700	219,773
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in the City of Rochester, New York, an underserved local community;

12456	2	RICHMOND RICHMOND, VA	Underserved area	\$34,727,057.00	10,000	3,916
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FIELD OF MEMBERSHIP: Census tract 321202

Starting at the intersection of I-295 and Route 360, travel Southeast on I-295 to where it intersects the Chickahominy River. Follow the Chickahominy River Northeast to where it intersects Rout 360 and travel Northeast to complete the circle at the intersection of Route 360 and I-295.

12456	2	RICHMOND RICHMOND, VA	Underserved area	\$34,727,057.00	10,000	5,630
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FIELD OF MEMBERSHIP: Census tract 201202

Starting at the intersection of Oakley's Lane and Nine Mile Road travel East and the Southeast to the intersection of Nine Mile Road and I-64. Travel West on I-64 to the intersection of Oakley's Lane to complete the circle.

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

7238	2	PHILADELPHIA	Underserved area	\$468,405,219.00	250,000	216,595
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PHILADELPHIA, PA

FIELD OF MEMBERSHIP: Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located within the underserved area (census tracts 182-191, 291-314, 316-327, and 329-331) in Philadelphia, Pennsylvania, bounded by: Cottman Avenue and Hasbrook Avenue (Montgomery County Line) to E. Roosevelt Blvd.; E. Roosevelt Blvd. to Knorr Street; Knorr Street to Frankford Avenue; Frankford Avenue to Cottman Avenue; Cottman Avenue to Rowland Avenue; Rowland Avenue to Rhawn Street; Rhawn Street to Cresco Avenue; Cresco Avenue to Solly Avenue; Solly Avenue to Holmesburg Avenue; Holmesburg Avenue to Torresdale Avenue; Torresdale Avenue to the railroad tracks; railroad tracks to Hegerman Street to the Delaware River; south along the Delaware River to E. Allegheny Avenue; E. Allegheny Avenue to Kensington Avenue; Kensington Avenue to E. Glenwood Avenue; E. Glenwood Avenue to G Street; G Street to Ramona Avenue; Ramona Avenue to I Street and Tookany Creek; Tookany Creek to Cheltenham Avenue (Montgomery County Line); Cheltenham Avenue to Newtown Avenue to where it turns into Hasbrook Avenue and meets Cottman Avenue

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

12456	2	RICHMOND	Underserved area	\$34,727,057.00	10,000	222,899
		RICHMOND, VA				

FIELD OF MEMBERSHIP: Census tracts 010200-011100, 020100-021200, 030100, 030200, 030500, 040200-040400, 040900, 041100-041400, 060100-060300, 060500, 060700-060900, 070600-070700, 070801, 070802, 070900, 071001, 071002, 100107, 100205, 100300, 100404-100406, 100806, 200126, 200303, 200404, 200409, 200410, 200501-200503, 200700, 200801-200802, 200804-200805, 200903, 201002-201003, 201101

The Westernmost point of the map is the intersection of Mayland and Pemberton Road, in the Western part of Henrico County. Follow Pemberton a short distance to Broad Street Road, and start to travel East, turning onto Parham Road and continue to travel East. At Route 1, turn left and travel North until you reach Mountain Road. Follow Mountain Road until it passes over Interstate 295, and get onto Greenwood Road and continue North. From Greenwood, follow the Chickahominy river East toward Interstate 95. At Interstate 95, follow that South to Wilkinson Road and travel East to Chamberlayne Road. Once on Chamberlayne, follow that South to Upham Brook. Follow Upham Brook east to the Chesapeake and Ohio Railroad and follow that South to Laburnum Avenue.

Once on Laburnum, follow Southeast to Creighton Road and follow Creighton Road East to Cedar Fork Road and go South. Follow Cedar Fork Road to Nine Mile Road, and follow a short distance West. Pick up Laburnum Avenue again and continue Southeast to Interstate 64. Follow Interstate 64 to Tuxedo Boulevard, following a short distance South, and then picking up the Henrico/Chesterfield county line.

Follow the Henrico/Chesterfield county line South and then West to where it meets up with the James River, following South until it intersects Falling Creek and then pick up Interstate 95. Follow Interstate 95 South to Bellwood Road and follow Bellwood Road West to where it crosses Jefferson Davis Highway, then pick up Kingsland Road. Turn right off of Kingsland Road onto Dalebrook Drive and travel North. Follow Dalebrook Drive to Beulah Road and travel West, taking a right to travel North on Hopkins Road. From Hopkins, take Chippenham Parkway and follow East to pick up Dalebrook Drive again and follow that to the Falling Creek Reservoir.

Follow the Falling Creek Reservoir East to Turner Road and travel North. Follow North to Midlothian Turnpike and travel West a short distance to pick up Buford Road, follow a short distance again to pick up Powwhite Parkway. Follow Powwhite Parkway Northeast to Jahnke Road, travel east to the CSX Railroad and follow South to Bassett Avenue. Follow Bassett Avenue East and turn left onto 47th Street. Turn right onto Reedy Avenue, left onto Taylor Avenue, left onto Forest Hill Avenue, right on Cedar Lane, left on New Kent Avenue, and then a right onto Westover Hills Boulevard. Follow Westover Hills Boulevard across the James River.

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Once across the river, pick up James River Park and follow East. Come to Hampton and travel North to lake Road. Turn left onto Lakeview Avenue, right onto Auburn Avenue, left on Grove Avenue, right on Tilden Street, right on Kensington, right on Boulevard, left on Floyd Avenue, left on Allen Avenue, and left onto West Broad Street. Follow West Board Street West to Interstate 195, and then pick up Westwood Avenue, following to West Board Street again, turning right to follow West then to turn left onto Horsepen Road. From Horsepen, turn left onto Glenside Drive, turn right onto Skipwith Road and follow North to Interstate 64. Follow I-64 East to Broad Street again, and continue West. Follow West Broad Street to North Parham Road and follow West to Mayland Drive where the circle is completed at Mayland Drive and Pemberton Road.

10197	3	PARK COMMUNITY	Underserved area	\$233,880,371.00	106,704	41,250
		LOUISVILLE, KY				

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in census tracts 1, 3.01, 4.01, 4.02, 5.01, 6, 11.01, 13.01, and 16 of Monroe County, Indiana an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual.

Prescribed underserved community: Monroe County, Indiana census tracts 1, 3.01, 4.01, 4.02, 5.01, 6, 11.01, 13.01, and 16 bounded by the following:

Starting at the northwest corner of Monroe County follow the Monroe County/Owen County line south until intersecting with State Hwy 48. Follow State Hwy 48 east until it meets with Kirby Rd. Continue south on Kirby until intersecting with Airport Rd. Follow Airport Rd east until it turns into Tapp and continue east on Tapp until it turns into Winslow. Follow Winslow east intersects with Highland Ave. Follow Highland Ave. north until intersecting with Hillside Dr. Take Hillside Dr. west to Woodlawn and continue on Woodlawn north until intersecting with 3rd Street. Follow 3rd Street west to Indiana. Go north on Indiana until intersecting with Cottage Grove. Follow Cottage Grove east until it turns into 11th. Continue on 11th Street west until intersecting with Rogers. Continue on Rogers north until it intersects with State Road 45. Follow State Road 45 west until intersecting with State Hwy 37. Follow State Hwy 37 southwest until it intersects with Woodyard. Take Woodyard northwest until it turns into Ratcliff. Go west on Ratcliff until it intersects with Starnes Rd. Go north on Starnes Rd. until it intersects with Mount Tabor/ Delap Rd. Take Mount Tabor/ Delap east until it intersects with County Rd 200. Follow County Rd. 200 north until it runs into the Monroe County/Morgan County line follow the Monroe County/Morgan County line west back to the starting point.

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

7840	3	TRULIANT	Underserved area	\$927,130,597.00	505,407	82,656
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WINSTON SALEM, NC

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Gaston, North Carolina an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and FOM Manual;

Prescribed underserved community: Gaston, North Carolina bounded by the following:

Starting at the Northern point of the Defined Area located at the County Line and South Fork River:

Head Southeast on South Fork River until heading Southwest on Beaverdam Creek Continue Southwest on Beaverdam Creek until heading South on Sulphur Br. Continue South on Sulphur Br. Until heading East on Farris Farm Rd. then South on Carpenter Rd. then West on Dallas Cherryville Highway Continue West on Dallas Cherryville Highway until heading South on Bess Town Road Continue South on Bess Town Road until heading West on Abel Rd then South on Long Creek Continue South on Long Creek until heading Southwest on Long Creek until heading North on U.S. Highway 321 until West on St Highway 275 then Northwest on Dallas High Shoals Hwy Continue Southwest on Dallas High Shoals Hwy until heading East on Little Long Creek Continue Southeast on Little Long Creek until heading North until North on South Fork River Continue North on South Fork River until heading Northeast over Spencer Mountain Continue Northeast over Spencer Mountain until Spargo Street intersects with Hickory Grove Rd. Continue South/Southeast/South on Hickory Grove Rd. until heading Southeast on Woodlawn St. until heading North/Northeast on Seaboard System RR until heading East on Fites Creek Continue East on Fites Creek (Duhart Creek) until heading South on the Catawba River Continue South on Catawba River until heading Northwest then West on the Southern RR Continue Southwest on the Southern RR until heading South then West then Northwest on the South Fork River until continuing Northwest on the Duharts River Continue Northwest on the Duharts River until heading Northeast on Redbud Dr then North on Old Redbud Dr until intersecting with East Franklin Blvd heading West Continue West on East Franklin Blvd until South on S. Church St. then West on E. 2nd Ave. Continue West on E. 2nd Ave until heading South on S. York St until briefly heading East on Bush St until intersecting with the Chicago and Northwestern RR heading South Continue South on RR until heading briefly West on S. Railroad St then South on York Rd which turns to S. York Rd and intersects with Huffman Rd heading East before intersecting with Carolina and Northwestern RR heading South which intersects with Little Mountain Rd heading South then Southeast before intersecting with Brandon Creek heading South Continue South until intersecting with the County Line heading West until intersecting with Ferguson Ridge Road heading Northwest Continue Northwest on Ferguson Ridge Rd until heading Northeast on Crawford Road until intersecting with Crowders Creek heading North Continue North/Northwest on Crowders Creek until heading West on W. Franklin Blvd Continue West on W. Franklin Blvd until heading North on Edgewood Rd.

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Continue on Edgewood Rd. until heading West/Southwest on I 85 until the County Line Continue North at the County Line then Northwest until merging with the County Line Road heading North until heading Northwest on the County Line until intersecting with the Seaboard RR heading Northeast Continue Northeast on the Seaboard RR until heading East on the County Line which intersects with the South Fork River

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

23152	3	B & W	Underserved area	\$77,528,172.00	20,000	122,588
LOUISVILLE, KY						

FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the prescribed underserved community in Bibb, Houston, and Twiggs Counties Georgia, an underserved community as defined in Chapter 3, Section III of the NCUA Chartering and Field of Membership Manual.

Prescribed community: The following group of census tracts located in Census Tracts 101, 102, 103, 104, 105, 106, 107, 108, 111, 112, 113, 114, 115, 117.02, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131.01, 131.02, 132.01, 132.02, 133.01, 133.02 of Bibb County, Georgia and tracts 203, 204, 206, 207, 208 of Houston County, Georgia and 602 of Twiggs County, Georgia bounded by the following:

Starting at the intersection of I-75 and I-475, follow I-475 northwest to Rocky Creek. Follow Rocky Creek southeast until intersecting with Wolfe Creek, continue along Wolfe Creek northwest until running into Savage Creek and continue along Savage Creek east until it intersects with Forest Hill. Follow Forest Hill northwest to Northside and continue along Northside slightly southeast to and then northeast to the Bibb County/Jones County Line. Follow the Bibb County/Jones County Line southeast until it intersects with the Ocmulgee River. Continue along the Ocmulgee River southeast until intersecting with Gray. Follow Gray northeast until it meets with Walnut Creek and continue along Walnut Creek southeast until intersecting with State Route 49. Follow State Route 49 east until it runs into the Bibb County/Jones County Line, continue northeast and then southeast on the Bibb County/Jones County Line until it intersects with the Bibb County/Twiggs County Line. Follow along the Bibb County/Twiggs County Line southeast and then southwest until it intersects with I-16. Follow I-16 southeast until intersecting with State Route 96. Follow State Route 96 north until intersecting with Prospect Church, continue on Prospect Church slightly southeast until it turns into the Seaboard Coast Line Railroad. Follow the Seaboard Coastline Railroad southeast to the Wilkinson County/Twiggs County Line and continue southeast to the intersection of the Wilkinson County/Twiggs County/Beckley Line. Continue on the Twiggs County/Beckley County Line south west until it intersects at the Twiggs County/Beckley County/Houston County Line. Follow the Twiggs County/Houston County Line northwest until it intersects with Sandy Run Creek. Follow Sandy Run Creek west until intersecting with Oak. Follow Oak north until intersecting with Booth, continue west on Booth until it turns into Pleasant Hill and follow along Pleasant Hill north until intersecting with Northside. Follow Northside northeast to Oak and continue north on Oak to the Bibb County/Houston County Line. Follow the Bibb County/Houston County Line east to the intersection of the Bibb County/Houston County Twiggs County Lines. Follow the Bibb County/Twiggs County Line north until intersecting with Tobesofkee Creek. Continue along Tobesofkee Creek northwest until it turns into Rocky Creek and continue on Rocky Creek north until intersecting with I-75. Follow I-75 southwest back to the starting point at the intersection of I-75 and I-475

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

1976	3	CENTRAL FLORIDA EDUCATORS	Underserved area	\$760,976,225.00	322,401	179,048
		ORLANDO, FL				

FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and business and other legal entities located in the prescribed underserved community in Orange County, Florida, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and Field of Membership Manual (App. 4/23/04);

Prescribed community: The following group of census tracts located in Orange County Florida: 10100, 10400, 10500, 10600, 11400, 11500, 11600, 11701 11702, 11800, 11901, 11902, 12000, 12100, 12201, 12202, 12307, 12401, 12402, 14302, 14501, 14502, 14601, 14604, 14605, 14606, 14701, 14904, 11504, 15202, 15401, 15502, 15901, 15902, 16001, 16902, 16903, 16904, 16905, and 17001 bounded by the following:

Starting at the NW corner: E on Maitland Boulevard W/Oranole Road. (Seminole/Orange County Line), S on Forest City Road (Hwy. 434), E on W. Kennedy Boulevard, N on Interstate 4, E on Eaton Street, SE on Fords Avenue, S on East Street, SE on Trans Railroad tracks, E on W. Webster Street, S/SW along Lake Osceola and Lake Virginia, SW on Trans Railroad tracks, N on S. Orlando Avenue (Hwy. 17-92), SW on Lee Road, W on Lake Breeze Road, SW on S. Lake Orlando Parkway, W on North Lane, S. on N. Pine Hills Road, E on Silver Star Road, S on N. John Young Parkway, E on W. Colonial Drive, S on N. Magnolia Avenue, E on E. Livingston Street, E on East Central Boulevard, S on Lake Avenue, W on the East-West Expressway, S on Interstate 4, W. on W Gore Street, S on S Orange Ave, W on W Michigan Street, S on S. Orange Blossom Trail, E on W. Oak Ridge Road, S on Amo Ave, W on W. Lancaster Road, S on S. Orange Blossom Trail, SE on the Bee Line Expressway, N on Interstate 4, W on Conroy Road, N on S. Kirkman Road, W on Old Winter Garden Road, N on N. Hiwassee Road, W on W. Colonial Drive, N on N. Powers Drive, E on North Lane, N on N. Pine Hills Road, E on Clarcona-Ocoee Road, W on Edgewater Drive, N on Magnolia Homes Road.

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

10283	4	THE FOCUS OKLAHOMA CITY, OK	Underserved area	\$55,911,632.00	25,940	8,656
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FIELD OF MEMBERSHIP: 23. □ persons who live, work, worship, or attend school in and businesses and other legal entities located in the Chickasha Underserved Area located in Grady County, Oklahoma, as defined below: East from 29th Street on West Georgia Avenue, following West Georgia Avenue to 21st Street, south on 21st Street to Alabama Street, east on Alabama Street to South 6th Street, south to State Highway 92/East Grand Avenue, follow East Grand Avenue east to Interstate 44, northeast on Interstate 44 to the Washita River, follow the River west from the Interstate and continuing south then north then west to North 29th Street, then south on 29th Street to West Georgia Avenue

24661	4	EAGLE LOUISIANA BATON ROUGE, LA	Underserved area	\$63,269,092.00	15,000	127,867
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and business and other legal entities located within the underserved area comprised of census tracts 000100, 000200, 000300, 000400, 000500, 000601, 000602, 000701, 000702, 000800, 000900, 001000, 001102, 001103, 001104, 001300, 001500, 001600, 002100, 002200, 002300, 002400, 002500, 002601, 002602, 002700, 002800, 003000, 003300, 003801, 004007, 004011 and 004800, in East Baton Rouge Parish, Louisiana.

24359	4	CITY-COUNTY BROOKLYN CENTER, MN	Underserved area	\$405,712,850.00	750,000	551,036
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area of Brooklyn Center, Crystal, Golden Valley, Hopkins, Minneapolis, New Hope, Robbinsdale, or St. Louis Park, Minnesota

2115	4	EL PASO BELL EL PASO, TX		\$55,313,306.00	17,340	679,622
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located within the underserved area of El Paso County, Texas.

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

6573	5	NEVADA	Underserved area	\$728,261,989.00	1,200,000	7,231
LAS VEGAS, NV						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community: 2000 Census Tract 003000, bounded by the intersection of Pyramid Way and Greenbrae Drive, go east on Greenbrae Drive to the intersection of N. McCarran Boulevard, go south on N. McCarran Boulevard to the intersection of Interstate 80, go west on Interstate 80 to the intersection of Pyramid Way, go north on Pyramid Way to the intersection of Greenbrae Drive.

6573	5	NEVADA	Underserved area	\$728,261,989.00	1,200,000	12,512
LAS VEGAS, NV						

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community: 2000 Census Tracts 001700 and 002801 in Reno, Nevada, beginning at US Highway 395 at 0.25 miles northwest of the US Highway 395 and Sutro Street intersection, go due east along an imaginary line to the Pyramid Lake Highway (Highway 445), go south on Pyramid Lake Highway, Pyramid Lake Highway becomes Pyramid Way, continue south on Pyramid Way to the intersection of York Way, go west on York Way to the intersection of 18th Street, go north on 18th Street to the intersection of Wedekind Road, go west on Wedekind Road to the intersection of Sullivan Lane, go south on Sullivan Lane to the intersection of Oddie Boulevard, go west on Oddie Boulevard to the intersection of Sutro Street, go north on Sutro Street to the intersection of Selmi Drive, go east on Selmi Drive to the intersection of Clear Acre Lane, go north on Clear Acre Lane to the intersection of US Highway 395, go northwest on US Highway 395 to 0.25 miles northwest of the US Highway 395 and Sutro Street intersection.

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

21428	5	SPECTRUM	Underserved area	\$100,977,322.00	71,342	286,256
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SAN FRANCISCO, CA

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved "investment area" definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community in San Francisco, CA: 2000 Census Tracts 010400, 010700, 010100, 010300, 011100, 010500, 010600, 011400, 010800, 011000, 011800, 011200, 011300, 012100, 011500, 011700, 012400, 011900, 012000, 015700, 012200, 012300, 016000, 012500, 015500, 016300, 015800, 015900, 017602, 016100, 016200, 017901, 016800, 017601, 020800, 017700, 017800, 022701, 018000, 020100, 022801, 020900, 022600, 022901, 022702, 022703, 023001, 022802, 022803, 023101, 022902, 022903, 023200, 023002, 023003, 025100, 023102, 023103, 025403, 023300, 023400, 025700, 025401, 025402, 026002, 025500, 025600, 060900, 025800, 026001, 061000, 060600, 060700 bounded by where Leavenworth meets the San Francisco Bay. Follow the coastline south to include Hunters Point Naval Facility. Go west along the San Francisco/San Mateo County border to Bayshore Blvd. Take Bayshore Blvd north to San Bruno Ave., go north on San Bruno Ave. to Ward St., go west on Ward St. to Brussels St., go north on Brussels to Mansell St., go west on Mansell to Goettingen, go north on Goettingen to Woolsey St., go west on Woolsey to Hamilton St., go north on Hamilton to Felton St., go west on Felton St. to Cambridge St., go south on Cambridge St. to Burrows St., go west on Burrows St. to Excelsior Ave., go northwest on Excelsior Ave. to Naples St., go southwest on Naples St. to Russia Ave., go northwest on Russia Ave. to Mission St., go north on Mission St. to Ocean Ave., go west on Ocean Ave. then north along Circular Ave. which turns into San Jose Ave., continue north to Randall, go east on Randall to Mission St., go northeast on Mission St. to Cortland Ave., go east on Cortland Ave. to Nebraska, go north on Nebraska to Powhattan Ave., go west on Powhattan to Rosenkranz, go north on Rosenkranz to Bernal Heights Blvd, go east on Bernal Heights Blvd. to Bradford St., go north on Bradford St. to Esmeralda Ave., go northwest on Esmeralda Ave. to Alabama, go north on Alabama to Ceasar Chavez, go west on Ceasar Chavez to Valencia, go north on Valencia to Market, go southwest on Market to Duboce, go west on Duboce to Steiner, go north on Steiner to Fulton St., go west on Fulton St. to Stanyan St., go north on Stanyan St. to Turk Blvd., go east on Turk Blvd. to Parker Ave., go north on Parker Ave. to Geary Blvd., east on Geary Blvd. to Baker St., go north on Baker St. to Sutter St., east on Sutter St. to Gough St., go south on Gough St. to Starr King Way, go southeast on Starr King Way which becomes O'Farrell to Van Ness Ave., go north on Van Ness Ave. to Broadway, go east on Broadway to Leavenworth, go north on Leavenworth to where Leavenworth meets the San Francisco Bay.

TRADE, INDUSTRY OR PROFESSION

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

Charter No.	Region	(CU) Name and Location	Type of TIP/ Geographical Limitation	Assets	Number of Members (5300)
12319	4	OMAHA POLICE OMAHA, NE	Police Protection Industry 8 counties around Omaha, NE	\$35,172,820.00	5,000

FIELD OF MEMBERSHIP: employees of federal, state, county and municipal agencies or departments engaged in the police protection industry who work in Cass, Dodge, Douglas, Lancaster, Sarpy, Saunders or Washington Counties, Nebraska or Pottawattamie County, Iowa, meaning government criminal investigation offices; police departments; drug enforcement agencies; the FBI; federal police services; highway patrols; government marshals' offices; sheriffs' and constables' office (except court functions); emergency dispatch departments; state police; park police; correctional facilities; and transportation security agencies, but not, for example, courts; prosecution offices; parole offices; probation offices; or fire departments (4/22/04);

<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	6	45
Number of Expansions Denied	0	6
Number of Expansions Deferred	0	3
Number of FCUs Receiving Expansions	6	20
Number of Potential Members Added	770	1,070,937
<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	898	3,502
Number of Expansions Denied	9	34
Number of Expansions Deferred	25	94

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

Number of FCUs Receiving Expansions	326	616
Number of Potential Members Added	339,888	874,741

Community Expansions

	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	1	8
Number of Expansions Denied	0	0
Number of Expansions Deferred	2	10
Number of FCUs Receiving Expansions	1	8
Number of Potential Members Added	3,750	2,125,983

Community Conversions

	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	7	21
Number of Expansions Denied	0	1
Number of Expansions Deferred	11	46
Number of FCUs Receiving Expansions	7	21
Number of Potential Members Added	3,431,874	9,921,251

Underserved

	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	18	44
Number of Expansions Denied	2	2

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

Number of Expansions Deferred	12	56
Number of FCUs Receiving Expansions	15	37
Number of Potential Members Added	2,778,994	5,224,363

<u>TIP</u>	<u>Current Month</u>	<u>YTD</u>
Number of TIPs Approved	1	4
Number of TIPs Denied	0	0
Number of TIPs Deferred	2	3
Number of FCUs Receiving TIPs	1	4

<u>Housekeeping</u>	<u>Current Month</u>	<u>YTD</u>
Number of Housekeeping Approved	70	353
Number of Housekeeping Denied	0	1
Number of Housekeeping Deferred	0	17
Number of FCUs Receiving Housekeeping	16	100

MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

3759	1	GREATER CHAUTAUQUA FALCONER, NY	\$11,753,591.00	22874	CHAUTAUQUA EMPLOYEES ASSOCIATIONS MAYVILLE, NY	\$8,038,556.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of the Chautauqua County Department of Public Works in the State of New York; and many other employee and associational groups. This credit union also serves the underserved community of the City of Dunkirk, NY.

Merging Field of Membership: Regular members of various units of the Chautauqua County Chapter of the Civil Service Employees Association, Inc. (Local 807), AFSCME AFL CIO; and many other employee and associational groups.

10100	1	MEDICAL SERVICES PORTLAND, ME	\$44,683,906.00	24707	INSURANCE SERVICES PORTLAND, ME	\$6,824,037.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, worship, or attend school, and businesses and other legal entities located in Cumberland County, Maine.

Merging Field of Membership: Permanent employees of UnumProvident Corporation and its subsidiaries (in which UnumProvident Corporation has a controlling interest of not less than 10 percent) who work in the United States.

68211	1	SEACOAST HAMPTON, NH	\$22,013,395.00	60956	PEA EXETER, NH	\$11,051,006.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of New Hampshire School Administrative Unit #21 who work in Hampton, North Hampton, South Hampton, Hampton Falls, or Seabrook, New Hampshire; and many other employee groups.

Merging Field of Membership: (State-chartered single) Employees of Phillips Exeter Academy in Exeter, New Hampshire.

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

1884	1	SUNMARK SCHENECTADY, NY	\$333,452,448.00	24721	POSTAL EMPLOYEES SCHENECTADY, NY	\$3,059,172.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the following counties within New York State: Albany County; Rensselaer County; Saratoga County; or Schenectady County.

Merging Field of Membership: Employees of the U.S. Postal Service who work in Schenectady, New York.

437	1	TECHNOLOGY GROUPS WATERBURY, CT	\$25,514,690.00	15189	RISDON EMPLOYEES WATERTOWN, CT	\$1,791,804.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Employees of the Timex Corporation, who work in Waterbury, Watertown, Middlebury, Torrington or Greenwich, Connecticut or New York, New York; and many other employee and associational groups.

Merging Field of Membership: Employees of the Risdon Manufacturing Company who work in Naugatuck, Waterbury, Danbury or Thomaston, Connecticut; and several other employee groups.

63004	1	BERRIEN TEACHERS ST. JOSEPH, MI	\$175,574,692.00	8398	TWIN CITIES BENTON HARBOR, MI	\$19,958,047.00	EXPANDED SERVICES
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Continuing Field of Membership: (State-chartered community) Individuals who live, work, worship, or attend post-high school in Berrien County, Cass County, Van Buren County or Allegan County, Michigan.

Merging Field of Membership: (Multiple) Municipal, township, and county employees who work in Berrien County, Michigan and many other employee groups.

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

2590	1	BUFFALO FIRE DEPARTMENT BUFFALO, NY	\$20,476,636.00	4099	WEST BUFFALO BUFFALO, NY	\$852,798.00	EXPANDED SERVICES
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Continuing Field of Membership: Civil Service Employees of the City of Buffalo, New York Fire Department in Buffalo, New York; and other employee groups.

Merging Field of Membership: Members and employees of Our Lady of Loretto R. C. Parish, Annunciation Parish, Coronation of Blessed Virgin Mary Parish or Nativity of the Blessed Virgin Mary Parish in Buffalo, New York; and other employee/assn. groups.

1021	2	MON-OC TOMS RIVER, NJ	\$171,158,762.00	1872	ASBURY PARK NEPTUNE, NJ	\$3,257,986.00	EXPANDED SERVICES
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Continuing Field of Membership: MCB credit union serving more than 63 groups

Merging Field of Membership: Any employee of the Asbury Park Press in Asbury Park, New Jersey.

66836	2	VIRGINIA CREDIT UNION, INC., RICHMOND, VA	\$1,161,145,240.00	2330	PETERSBURG CITY EMPLOYEES PETERSBURG, VA	\$4,939,594.00	
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Continuing Field of Membership: MCB FOM - serving approximately 100 groups.

Merging Field of Membership: MCB FOM - primarily serving employees and elected and appointed officials of the City of Petersburg.

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

15095	2	PINNACLE	\$156,309,189.00	1007	SIMMONS COMPANY EMPLOYEES	\$1,053,331.00	EXPANDED SERVICES
		EDISON, NJ			PISCATAWAY, NJ		

Continuing Field of Membership: MCB CU serving more than 167 groups.

Merging Field of Membership: SCB CU serving the employees of the Simmons Company who work in Linden, New Jersey.

1476	2	ERIE	\$209,214,723.00	7914	UNION IRON	\$683,348.00	EXPANDED SERVICES
		ERIE, PA			ERIE, PA		

Continuing Field of Membership: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Erie County, PA.

Merging Field of Membership: Employees of Riley Stoker Corporation who work in Erie, PA.

66258	3	SELF-HELP	\$114,382,657.00	62954	FIRESTONE	\$8,638,075.00	POOR FINANCIAL CONDITION
		DURHAM, NC			WILSON, NC		

Continuing Field of Membership:

Merging Field of Membership: Residents of Wilson County and several SEGs in North Carolina.

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

15863	3	PREMIER GREENSBORO, NC	\$67,934,098.00	9361	SALVAHO SALISBURY, NC	\$27,710,002.00	POOR MANAGEMENT T
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Continuing Field of Membership:

Merging Field of Membership:

7064	3	SUN OREGON, OH	\$198,861,155.00	11407	ST. ANNE MERCY TOLEDO, OH	\$6,685,114.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Employees of the Sun Company, and its petroleum related subsidiaries, who work in Toledo, Akron, Boardman, Cincinnati, Cleveland

Merging Field of Membership: Employees of Mercy Health Affiliates - St. Anne Mercy Hospital (formerly Riverside Mercy Hospital), St. Charles Hospital, St. Vincent Hospital, Mercy-Tiffin Hospital, Mercy-Willard Hospital, Mercy Regional - and their subsidiaries - Mercy Home Care, Mercy Health Works, Surgery Center at Regency, Northwest Ohio Integrated Lab, LifeStar - who are headquartered in Toledo, Ohio; (03/17/99), (Revised 06/04/02), (App. Voluntary Merger - DATE)

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

68215	4	CORPORATE AMERICA FAMILY ELGIN, IL	\$530,493,000.00	68518	CONSOLIDATED FINANCIAL BURBANK, IL	\$5,145,068.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Multi-occupational group FOM

Merging Field of Membership: Community based (Portion of Cook, County, Il) and employees of: Freightliner, Consolidated Freightways, Emery Air Freight, Conway Central Express, members of American Postal Workers Union Local #6591

1344	4	BURLINGTON NORTHERN GRAND FORK GRAND FOLKS, ND	\$13,442,633.00	6993	G F TELCO GRAND FORKS, ND	\$1,157,019.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Employees of Burlington Northern, Inc., Western Fruit Express Co. or REA Express; employees of the following entities: Dakota Beverage Company, Inc.; Northern Valley Labor Council, AFL CIO; VALDAK Corporation dba Valley Dairy:

Merging Field of Membership: Employees of Northwestern Bell Telephone Company, American Telephone and Telegraph Company, Western Electric Company, and their subsidiaries, affiliates, and continuing entities; employees of the Polar Mutual Telephone Company

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

15815	4	SOUTHLAND	\$20,222,279.00	12120	HOUSTON-TRINITY COUNTY TEACHERS	\$2,335,628.00	EXPANDED SERVICES
		LUFKIN, TX			CROCKETT, TX		

Continuing Field of Membership: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Angelina County as well as Houston and Trinity Counties as underserved areas.

Merging Field of Membership: Employees of public schools in Houston and Trinity Counties, Houston County employees, employees of Jordan School in Crockett

10241	4	MAPLE	\$7,123,002.00	19755	IBERIA MEDICAL CENTER	\$395,421.00	EXPANDED SERVICES
		LAFAYETTE, LA			NEW IBERIA, LA		

Continuing Field of Membership: Employees of the parish, cities, and other governmental entities within Lafayette Parish

Merging Field of Membership: Employees of Iberia Parish Hospital and the City of New Iberia

65550	4	SOUTH DIVISION	\$46,976,665.00	63579	LADY OF LORETTO	\$1,272,705.00	POOR MANAGEMENT
		EVERGREEN PARK, IL			HOMETOWN, IL		T

Continuing Field of Membership: SCU

Merging Field of Membership: SCU

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

66731	4	FOX COMMUNITIES APPLETON, WI	\$347,690,200.00	66814	WINNEBAGO WINNEBAGO, WI	\$10,539,434.00	EXPANDED SERVICES
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Continuing Field of Membership: Multi Employee Groups

Merging Field of Membership: State employees in Winnebago County, Wisconsin

68278	5	GESA RICHLAND, WA	\$563,861,538.00	68263	APPLE VALLEY CREDIT UN. WENATCHEE, WA	\$9,457,088.00	EXPANDED SERVICES
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Continuing Field of Membership: Statewide charter serving all school districts in the State of Washington.

Merging Field of Membership: Statewide charter serving all school districts in the State of Washington.

1608	5	WESTERN ROCKIES GRAND JUNCTION, CO	\$59,932,384.00	66215	BURNING MOUNTAIN RIFLE, CO	\$9,587,382.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Eagle, Garfield, Mesa, and Pitkin Counties, Colorado.

Merging Field of Membership: Employees of all school districts in Garfield and Pitkin Counties, Colorado, and select employer groups.

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

68530	5	FIRST COMMUNITY COQUILLE, OR	\$177,871,278.00	68467	CASCADE VIEW COMMUNITY PORTLAND, OR	\$24,748,555.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, or belong to an organization in multiple counties in the states of Oregon and Washington.

Merging Field of Membership: Persons who live, work, or belong to an organization in Multnomah or Clackamas Counties, OR.

68495	5	HELENA COMMUNITY HELENA, MT	\$80,425,311.00	63266	MONTANA ARMED FORCES FT HARRISON, MT	\$7,565,767.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons living, working, worshipping, or attending school in, and businesses located in Lewis and Clark, Broadwater, Jefferson, and Powell Counties, MT.

Merging Field of Membership: Members of the Armed Forces Reserve stationed in MT, and civilian and military employees of the MT Armed Forces Reserve.

66841	5	NUMERICA SPOKANE, WA	\$469,796,978.00	61215	PEDCO EAST WENATCHEE, WA	\$345,570.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work or worship in Washington State and Kootenai County, Idaho.

Merging Field of Membership: Public employees of Douglas County, Washington, including volunteer firemen.

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

65856	5	OREGON COMMUNITY EUGENE, OR	\$662,735,983.00	62745	PORTLAND TEACHERS PORTLAND, OR	\$1,568,633,866.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live or work in, or businesses and organizations located within Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, and Yamhill Counties, OR.

Merging Field of Membership: Employees and elected board members of public school districts and community colleges in Clackamas, Columbia, Multnomah, Washington, and Yamhill Counties, OR, and select employer groups.

61034	5	VALLEY SAN JOSE, CA	\$295,323,896.00	19408	SAGRADO CORAZON SAN JOSE, CA	\$89,057.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, or worship in multiple counties in CA, and numerous select employer groups.

Merging Field of Membership: Members of the Sacred Heart Church in San Jose, California.

68416	5	ORANGE COUNTY'S SANTA ANA, CA	\$746,152,852.00	7221	VERIZON EMPLOYEES LOS ALAMITOS, CA	\$4,035,896.00	EXPANDED SERVICES
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Continuing Field of Membership: Elected officials and employees of Orange County, CA, and numerous select employer groups.

Merging Field of Membership: Employees of Verizon Communications (formerly General Telephone Directory Company) who work in Los Alamitos, California, Texas and Nebraska, and in States East of the Mississippi River, except the state of Florida. Also, employees who work in branch offices located in California, Oregon, Washington, Alaska, Missouri, and Hawaii.

CHARTER CONVERSION: FEDERAL TO STATE

INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

Charter No.	Region	Name and Location	Assets	Date of Action
11504 / 68530	5	FIRST COMMUNITY COQUILLE, OR	\$175,597,862	4/20/2004
15538 / 68531	3	MOUNTAIN WAYNESVILLE, NC	\$61,446,315	4/29/2004

CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
60871 / 24719	5	MCKAY DEE OGDEN, UT	\$50,934,200	4/5/2004
63270 / 24721	1	POSTAL EMPLOYEES SCHENECTADY, NY	\$3,059,172	4/20/2004
66868 / 24722	1	WARWICK MUNICIPAL EMPLOYEES WARWICK, RI	\$23,420,500	4/30/2004

INSURANCE CONVERSION: STATE TO NON CU

Charter No.	Region	Name and Location	Assets	Date of Action
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INSURANCE REPORT OF ACTIVITY - DETAIL

Friday, April 30, 2004

68015 /

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WASHINGTON'S
LYNNWOOD, WA

\$289,973,775

4/30/2004